

**FILED**

SEP 14 2011

1 Department of Real Estate  
2 320 West Fourth St. #350  
3 Los Angeles, CA 90013

4 (213) 576-6982

DEPARTMENT OF REAL ESTATE  
BY: *[Signature]*

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \* \*

11 To: ) No. H-37528 LA  
12 EMPOWER FINANCIAL LLC; )  
13 JENNY A. BRAVO; and ) ORDER TO DESIST  
14 RIGOBERTO BRAVO, aka Roberto Bravo. ) AND REFRAIN  
) (B&P Code Section 10086)

15 The Real Estate Commissioner of the State of California ("Commissioner") has  
16 caused an investigation to be made of the activities of EMPOWER FINANCIAL LLC; JENNY  
17 A. BRAVO; and RIGOBERTO BRAVO, aka Roberto Bravo. Based on that investigation, the  
18 Commissioner has determined that EMPOWER FINANCIAL LLC; JENNY A. BRAVO; and  
19 RIGOBERTO BRAVO, aka Roberto Bravo, have engaged in, are engaging in, or are attempting  
20 to engage in, acts or practices constituting violations of the California Business and Professions  
21 Code ("Code"), including acting in the capacity of, advertising and/or assuming to act as a real  
22 estate broker in the State of California within the meaning of Code Sections 10131(d)  
23 (advertising, soliciting borrowers for, and offering to perform loan modification services for  
24 distressed homeowners) and 10131.2 (collecting advance fees in connection with those services).  
25 Based on that investigation, the Commissioner hereby issues the following Findings of Fact,  
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1 Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the  
2 Code.

3 FINDINGS OF FACT

4 1. EMPOWER FINANCIAL LLC ("EMPOWER"), is a California Limited  
5 Liability Corporation owned by JENNY A. BRAVO ("J.A.BRAVO") and RIGOBERTO  
6 BRAVO, aka Roberto Bravo ("R.BRAVO"). EMPOWER is not now and has never been  
7 licensed by the Department of Real Estate ("Department") in any capacity. At times relevant  
8 herein, EMPOWER did business out of offices located at 16689 Foothill Boulevard, Suite 204,  
9 Fontana, CA 92335. EMPOWER also has a business address business on record with the  
10 California Secretary of State of 13800 Heacock St., Suite D141, Moreno Valley, CA 92553.

11  
12 2. J.A. BRAVO is not now and has never been licensed by the Department in any  
13 capacity. J.A.BRAVO is, and at all times relevant herein was, a managing member and agent for  
14 service of process of EMPOWER.

15  
16 3. R. BRAVO is not now and has never been licensed by the Department in any  
17 capacity. R. BRAVO is, and at all times relevant herein was, a managing member of  
18 EMPOWER.

19  
20 4. Beginning at a time on or before August 4, 2009, J.A. BRAVO and R.  
21 BRAVO, as representatives of EMPOWER, advertised, solicited and offered short sale and  
22 related foreclosure relief services to consumers in California, and collected advance fees for  
23 those services. The services offered included negotiating a short sale of the mortgaged  
24 properties and negotiating with lenders on behalf of borrowers to refinance or modify the terms  
25 of mortgage loans.

26 5. On or about August 4, 2009, R. BRAVO and J.A. BRAVO met with borrower  
27

1 Jorge R. ("Borrower") at the EMPOWER offices to discuss loan modification services with him.  
2 At that time, the BRAVOs solicited and received a check from Borrower made out to  
3 EMPOWER for \$1,000.00 as partial payment advance fees for services. Borrower subsequently  
4 paid an additional \$500.00 in advance fees to EMPOWER and the BRAVOs. At that initial  
5 meeting, the BRAVOs reviewed several documents written in English with Borrower. The  
6 BRAVOs translated and explained the documents to Borrower, whose primary language is  
7 Spanish, and who could not read or understand the legal documents written in English. The  
8 BRAVOs obtained Borrowers signature on several documents, including a contract authorizing  
9 them to list the property for sale at a price, "necessary to effectuate a short sale." On August 14,  
10 2009, Borrower returned to the EMPOWER office and paid the BRAVOs an additional \$500.00.  
11

12 6. When Borrower was contacted by his lender later that month, he learned that  
13 the BRAVOs were not supposed to charge him upfront fees for services. He canceled his  
14 arrangement with the BRAVOs.  
15

16 7. Upon investigation by the Department, Borrower received a refund of the  
17 money he paid EMPOWER and the BRAVOs.  
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### 18 CONCLUSIONS OF LAW

19 The conduct, acts and/or omissions of EMPOWER FINANCIAL LLC; JENNY  
20 A. BRAVO: and RIGOBERTO BRAVO, aka Roberto Bravo, as set forth in the Findings of Fact  
21 above, when not licensed by the Department as real estate brokers or as salespersons employed  
22 by a real estate broker licensed by the Department, was in violation of Code Section 10130.  
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DESIST AND REFRAIN ORDER

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2 Based on the Findings of Fact and Conclusions of Law stated herein, you,  
3 EMPOWER FINANCIAL LLC; JENNY A. BRAVO; and RIGOBERTO BRAVO, aka Roberto  
4 Bravo, whether doing business under your own names, or any other names, or fictitious names,  
5 ARE HEREBY ORDERED to immediately desist and refrain from engaging in activities  
6 requiring a real estate broker license, including:

7 (i) charging, demanding, claiming, collecting and/or receiving advance fees, as  
8 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with  
9 respect to the performance of loan modifications or any other form of mortgage loan forbearance  
10 service in connection with loans on residential property containing four or fewer dwelling units;  
11 and  
12

13 (ii) charging, demanding, or collecting a fee for any of the services you offer to  
14 others, unless and until you obtain a real estate broker license issued by the Department, and  
15 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full  
16 compliance with all of the requirements of the Code and Commissioner's Regulations relating to  
17 charging, collecting, and accounting for fees.  
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19  
20 DATED: 8/31, 2011  
21

22 BARBARA J. BIGBY  
23 Acting Real Estate Commissioner

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1 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a  
2 real estate broker or real estate salesperson without a license or who advertises using words  
3 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
4 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by  
imprisonment in the county jail for a term not to exceed six months, or by both fine and  
imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars  
(\$60,000)."

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6  
7 cc: Jenny A. Bravo  
P.O. Box 1546  
8 Colton, CA 92324

9 Rigoberto Bravo  
10 aka Roberto Bravo  
P.O. Box 1546  
11 Colton, CA 92324

12 Rigoberto Bravo  
13 Aka Roberto Bravo  
163 E. Walnut Ave.  
14 Rialto, CA 92376

15 Jenny Bravo  
163 E. Walnut Ave.  
16 Rialto, CA 92376

17 Empower Financial LLC  
18 c/o Jenny A. Bravo, Agent for Service of Process  
16689 Foothill Blvd. #204  
19 Fontana, CA 92335-8411

20 Empower Financial LLC  
21 13800 Heacock St., Suite D 141  
Moreno Valley, CA 92553-6262

22 Empower Financial LLC  
23 13800 Hancock St., Suite D 141  
24 Moreno Valley, CA 92553